

In re:  
Sedef Gulsan  
Galip Gulsan  
Debtors

Case No. 24-11886-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 02, 2024

User: admin  
Form ID: 309I

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	Sedef Gulsan, Galip Gulsan, 23 White Spruce Ln, Levittown, PA 19054-3103
14893580	++ ALDOUS & ASSOCIATES, PO BOX 171374, HOLLADAY UT 84117-1374 address filed with court:, Aldous and Associates, PLLC, Attn: Bankruptcy, PO Box 171374, Holladay, UT 84117-1374
14893583	+ Bucks County Tax Claim Bureau, 55 E Court St, Doylestown, PA 18901-4318
14893584	Bucks County Water & Sewer Authority, Attn: Bankruptcy, 1275 Almshouse Rd, Warrington, PA 18976-1209
14893596	DSRM Nat Bank/Valero, Attn: Bankruptcy One Valero Way, San Antonio, TX 78249
14893597	Eagle Rock Associates, LLC, 1 Zachary Ln, Trenton, NJ 08620-2819
14893598	Falls Township Tax Collector, 188 Lincoln Hwy, Fairless Hls, PA 19030-1016
14893608	Law Office of Michael J. Filippis, LLC, Attn: Bankruptcy, 276 Broad St Ste 1, Bloomfield, NJ 07003-3292
14893611	+ Merchant One, 524 Arthur Godfrey Suite 300, Miami Beach, FL 33140-3528
14893614	+ Pennsbury School District, 134 Yardley Ave, Levittown, PA 19054-1194
14893622	Santander Consumer USA, Inc, Attn: Bankruptcy, 95 Amaral St, Riverside, RI 02915-2204
14893623	Superior Court of New Jersey, Mercer County, Attn: Bankruptcy, 175 S Broad St, Trenton, NJ 08608-2401
14893633	++ VELOCITY PORTFOLIO GROUP INC, 1800 RT 34 NORTH, BLDG 3 SUITE 305, WALL NJ 07719-9146 address filed with court:, Velocity Investments, Llc, Attn: Bankruptcy Attn: Bankruptcy, 1800 Route 34N , Suite 305, Wall, NJ 07719

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jul 02 2024 23:54:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 02 2024 23:54:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jul 02 2024 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 02 2024 23:54:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14893580	Email/Text: cs@aldouslegal.com	Jul 02 2024 23:54:00	Aldous and Associates, PLLC, Attn: Bankruptcy, PO Box 171374, Holladay, UT 84117-1374
14893581	Email/PDF: bncnotices@becket-lee.com	Jul 02 2024 23:58:17	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14893582	Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 02 2024 23:54:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14893592	Email/Text: cfcbackoffice@contfinco.com	Jul 02 2024 23:54:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd Ste 400, Wilmington,

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			DE 19808-2952
14893585	EDI: CAPITALONE.COM	Jul 03 2024 03:49:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14893586	+ EDI: CITICORP	Jul 03 2024 03:49:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
14893589	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 02 2024 23:54:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14893590	Email/Text: bknotice@raslavarar.com	Jul 02 2024 23:54:00	Citibank N.A., c/o RAS LaVrar, LLC, 425 Commerce Dr Ste 150, Ft Washington, PA 19034-2727
14898373	EDI: CITICORP	Jul 03 2024 03:49:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14893591	EDI: CITICORP	Jul 03 2024 03:49:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893593	Email/PDF: creditonebknotifications@resurgent.com	Jul 02 2024 23:57:51	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14893594	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 02 2024 23:57:47	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
14893595	EDI: DISCOVER	Jul 03 2024 03:49:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14893599	Email/Text: BNSFN@capitalsvcs.com	Jul 02 2024 23:54:00	First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
14893600	Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 02 2024 23:54:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14893601	+ EDI: AMINFOFP.COM	Jul 03 2024 03:49:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14893602	+ EDI: PHINGENESIS	Jul 03 2024 03:49:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14893603	Email/Text: bankruptcy.notices@hdfsi.com	Jul 02 2024 23:54:00	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
14893604	EDI: IRS.COM	Jul 03 2024 03:49:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14893587	EDI: JPMORGANCHASE	Jul 03 2024 03:49:00	Chase Auto Finance, Attn: Bankruptcy 700 Kansas Lane LA, Monroe, LA 71203
14893588	EDI: JPMORGANCHASE	Jul 03 2024 03:49:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14893605	EDI: JEFFERSONCAP.COM	Jul 03 2024 03:49:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14893606	+ Email/Text: EBNBKNOT@ford.com	Jul 02 2024 23:54:00	Kia Motors Finance, Attn: Bankruptcy, PO Box 20825, Fountain Valley, CA 92728-0825
14893607	Email/Text: PBNCNotifications@peritussservices.com	Jul 02 2024 23:54:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14896438	Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2024 23:57:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893609	Email/Text: EBNBKNOT@ford.com	Jul 02 2024 23:54:00	Lincoln Automotive Finance, Attn: Bankruptcy, PO Box 542000, Omaha, NE 68154-8000
14893610	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2024 23:57:49	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14897843	Email/PDF: MerrickBKNotifications@Resurgent.com		

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		Jul 02 2024 23:58:39	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14893613	Email/Text: ml-ebn@missionlane.com	Jul 02 2024 23:54:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14893620	Email/Text: cscommunications@mrvbanks.com	Jul 02 2024 23:54:00	REVI, Attn: Bankruptcy, PO Box 85800, Sioux Falls, SD 57118-5800
14893612	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 02 2024 23:54:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14893615	Email/Text: fesbank@attorneygeneral.gov	Jul 02 2024 23:54:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14893618	+ EDI: LCIPHMMRG	Jul 03 2024 03:49:00	PHH Mortgage, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14893616	EDI: PENNDEPTREV	Jul 03 2024 03:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14893616	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 02 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14894282	EDI: PENNDEPTREV	Jul 03 2024 03:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14894282	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 02 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14893617	^ MEBN	Jul 02 2024 23:49:22	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14898625	EDI: Q3G.COM	Jul 03 2024 03:49:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
14893619	Email/Text: bknotice@raslavar.com	Jul 02 2024 23:54:00	RAS LaVrar, LLC, 425 Commerce Dr Ste 150, Ft Washington, PA 19034-2727
14893621	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 02 2024 23:54:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14893624	EDI: SYNC	Jul 03 2024 03:49:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893625	EDI: SYNC	Jul 03 2024 03:49:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893626	EDI: SYNC	Jul 03 2024 03:49:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893627	EDI: SYNC	Jul 03 2024 03:49:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893628	+ EDI: SYNC	Jul 03 2024 03:49:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893629	EDI: TCISOLUTIONS.COM	Jul 03 2024 03:49:00	Total Visa, Attn: Bankruptcy, PO Box 84930, Sioux Falls, SD 57118-4930
14893630	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 02 2024 23:54:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14893631	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 02 2024 23:54:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14893632	^ MEBN	Jul 02 2024 23:49:39	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14893633	Email/Text: dispute@velocityrecoveries.com	Jul 02 2024 23:54:00	Velocity Investments, Llc, Attn: Bankruptcy Attn:

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Bankruptcy, 1800 Route 34N , Suite 305, Wall, NJ 07719

14893634 + EDI: VERIZONCOMB.COM

Jul 03 2024 03:49:00

Verizon, Verizon Wireless Bk Admin 500 Technology, Weldon Springs, MO 63304-2225

14893635 ^ MEBN

Jul 02 2024 23:49:26

Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

14893636 + Email/Text: ymfus\_bankruptcy@yamaha-motor.com

Jul 02 2024 23:54:00

Yamaha Financial Services, Attn: Bankruptcy 6555 Katella Ave, Cypress, CA 90630-5101

TOTAL: 58

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Sedef Gulsan help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Galip Gulsan help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>	
Debtor 1: <u>Sedef Gulsan</u>	Social Security number or ITIN: xxx-xx-5362 EIN: -- --
First Name Middle Name Last Name	
Debtor 2: <u>Galip Gulsan</u>	Social Security number or ITIN: xxx-xx-5820 EIN: -- --
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 5/31/24
Case number: 24-11886-pmm	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Sedef Gulsan	Galip Gulsan
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	23 White Spruce Ln Levittown, PA 19054-3103	23 White Spruce Ln Levittown, PA 19054-3103
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 7/2/24

**For more information, see page 2**

Case number **24-11886-pmm**

<b>7. Meeting of creditors</b>	<b>August 23, 2024 at 10:15 AM</b>	<b>Location:</b> The meeting is by Zoom. Go to <a href="#">Zoom.us</a> , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562  For additional meeting info. go to <a href="https://www.justice.gov/us/moc">https://www.justice.gov/us/moc</a>
<b>8. Deadlines</b>	<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p>	<p><b>Filing deadline: 10/22/24</b></p> <p><b>Filing deadline: 8/9/24</b></p> <p><b>Filing deadline: 11/27/24</b></p>
	<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<b>9. Filing of plan</b>	<p>The debtor has filed a plan. This plan proposes payment to the trustee of \$1580.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>9/26/24 at 9:30 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107</b></p>	
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	